

PROCEEDING MEMO

Date: 10/28/2020 10:00 AM

In re: Tammy Marie Campbell

Bankruptcy No. 19-24043-CMB

Chapter: 13

Doc. # 44

Appearances: Owen Katz, Michael S. Geisler

Nature of Proceeding: #28 Contested November 12, 2019 Plan

Additional Pleadings: #39 Objection to Plan by BNC Bank, N.A. (filed previously)

Judge's Notes:

- Katz: Contested due to lack of progress. There was supposed to be LMP. Also, believe sufficient disposable income to pay 100%. This is Debtor's 4th case in 4 years. Question good faith and seek dismissal.

- Geisler: Debtor lost job in April. Change in circumstances and do not believe 100% plan is feasible. Did not proceed with LMP because Debtor was not making payments. Since then, did make payments and would ask for time to pursue late entry into LMP. Debtor has large arrears on mortgage and will not work without modification. Ask for short continuance to pursue modification.

- Concern as this is the 4th case and unlikely to permit a 5th case if this is not successful. Counsel should be communicating with Trustee's Office regarding change of circumstances.

OUTCOME:

- Continued to 12/9 at 10:30am. Must have LMP motion filed and make sure payments are being made. File Amended Schedules I & J. If this case is not progressing, will dismiss it and unlikely to give a 5th opportunity for filing.

Carlota Böhm

Chief U.S. Bankruptcy Judge

FILED

10/28/20 1:22 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:
Tammy Marie Campbell
Debtor(s)

Case No. 19-24043-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 28, 2020

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	+ Tammy Marie Campbell, 198 McChain Road, Finleyville, PA 15332-4113

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Michael S. Geisler	on behalf of Debtor Tammy Marie Campbell m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

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TOTAL: 5